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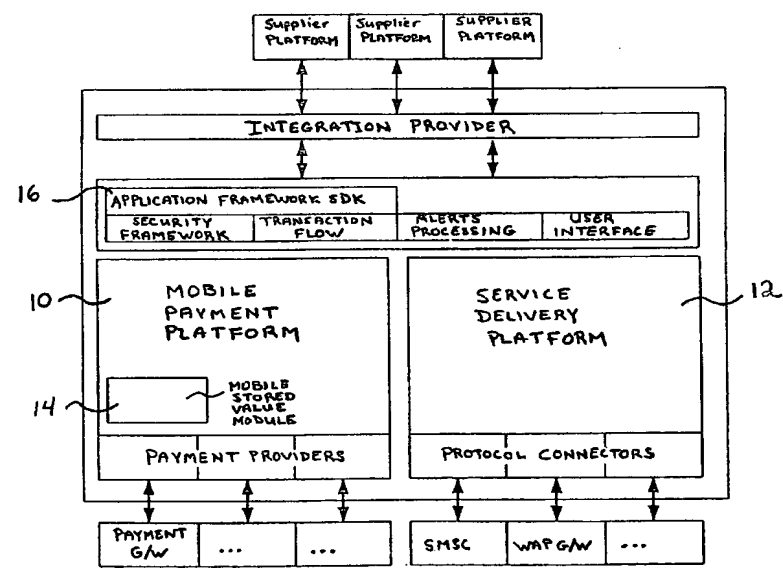
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[Continued on next page]

(54) Title: CASH BASED PURCHASING USING MOBILE COMMUNICATION



(57) Abstract: A system and method for cash based purchasing using electronic commerce channels such as mobile telephone networks. Customers use cash to purchase goods and services by using a vendor's point of sale device such as a mobile telephone. A server side mobile wallet provides secure storage of user identity and profiles and a payment mechanism for users to obtain goods and services from a point of sale device. Service providers or suppliers pay a commission to point of sale vendors for use of the vendor's account and point of sale device to perform transactions for customers. A platform is provided for establishment and use of hierarchal vendor network over a number of different mobile channels.

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